



**RENT  
RECEIPTS  
OR  
A  
HOME-  
WHICH**

### CO-OPERATION

The merchants whose advertisements appear on this page have been co-operating with the Palatka Building and Loan Association and have paid for this whole page of advertising for the past eight weeks in order to allow the Association to use all of its funds for HOME BUILDING.

That is the kind of co-operation which will help to build up Palatka. That is the whole keynote of the Building and Loan plan everywhere—co-operation. THE PALATKA BUILDING AND LOAN ASSOCIATION is a CO-OPERATIVE association. As such it seeks your co-operation in order to encourage THEFT and HOME BUILDING in your city. The Association has no salaried officers and a very slight overhead. All of its funds are working for Palatka all the time. It is a Palatka Association, of Palatka, and for Palatka, and in order that it may measure up to its responsibilities it needs the co-operation of every loyal Palatkan. ARE YOU A MEMBER? If not, why not?

JOIN THE ASSOCIATION TODAY AND THUS ENROLL YOURSELF AMONG THOSE WHO WISH TO MAKE PALATKA THE BEST CITY IN THE BEST STATE IN THE UNION. DO IT TODAY.

**Palatka Building & Loan Association**

MERRYDAY BUILDING.

PHONE 515.

## The Plain Truth!

In every community there are those who urge on others the advice that "It Doesn't Pay to Own Your Home." Numberless families have been kept from real happiness and success in life by giving heed to them.

**T. P. Cartwright**

REALTOR

Rentals and Loans

405 Lemon Street.

Telephone 116



## Everything for the Builder

**RUBEROID ROOFING**

"Best in the Long Rain"

**Selden Cypress Door Co.**

Palatka, Florida

WHOLESALE AND RETAIL

## The Test of Time Tells the Story

EBERSON & LINSLEY Fine Paints and Varnishes have stood the test of time and are the standard by which all others are judged.

We carry a complete stock and can furnish your needs in Hardware and Building Materials.

**John S. Glass**

419 Lemon St., opposite Court House



**A Word to Home Builders**

We take this opportunity to announce that our equipment for caring for all plumbing contracts, consisting of either new work or overhauling, is unequalled and we invite you to call and discuss the subject with us.

The material we use is the best the market affords. We call attention particularly to the fact that we handle "Standard" Porcelain Enamelled Ware, which is so widely advertised in all leading magazines. We will gladly quote you prices.

ESTABLISHED 1888  
**J. D. POINTS & CO.**



Good cheer and happiness

OWN YOUR HOME  
Palatka Building & Loan Association will help you.

When you give us your contract for Wiring and Fixtures for your home, you are assured of full value for every dollar invested.

**Spencer Electric Company**  
Quality Electrical Work

**J. H. COOPER**

GENERAL CONTRACTOR

**BUILDER OF FINE HOMES**

If you are contemplating building a home you should see me at once. I would be more than glad to show you my work in this city. I will make your blue prints and furnish estimates on any kind of building. My 60 day guarantee on completion of your home is a feature which you will appreciate.

Office, Dearing Hotel

Phone 81

**WILSON CYPRESS CO.**

Manufacturers of

Cypress Lumber, Lath and Shingles

## READY MONEY FOR YOUR HOME!

